

United States Bankruptcy Court
Eastern District of New YorkIn re:
Marlene Y Colmer
DebtorCase No. 13-45245-cec
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin
Form ID: 262Page 1 of 2
Total Noticed: 27

Date Rcvd: Jan 02, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 04, 2014.

db +Marlene Y Colmer, 3 Oceanview Avenue, Staten Island, NY 10312-6328
smg +NYC Department of Finance, 345 Adams Street, 3rd Floor, Attn: Legal Affairs - Devora Cohn, Brooklyn, NY 11201-3719
smg +NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300, Albany, NY 12205-0300
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256, Albany, NY 12240-0001
smg +Office of the United States Trustee, Eastern District of NY (Brooklyn Office), U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8126208 Con Edison, Cooper Station, P.O. Box 138, New York, NY 10276-0138
8141821 +Consolidated Edison Company of New York, Inc., 4 Irving Place, Room 1875-S, New York, New York 10003-3502, Attn: Bankruptcy Group
8126211 +Eos Cca, 700 Longwater Dr, Norwell, MA 02061-1624
8126218 +National Grid, One Metrotech Center, 16th Floor, Brooklyn, NY 11201-3949
8126219 +North Star Capital Acquisition, LLC, C/O Kirschenbaum & Phillips, P.C., 3000 Hempstead Turnpike, Fourth Floor, Levittown, NY 11756-1381
8126220 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
8126221 +Seventh Avenue, 1112 7th Ave, Monroe, WI 53566-1364

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8126204 +EDI: AFNIRECOVERY.COM Jan 02 2014 18:28:00 Afni, Inc., Po Box 3427, Bloomington, IL 61702-3427
8126205 +EDI: AMEREXPR.COM Jan 02 2014 18:18:00 Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
8126206 +EDI: ACCE.COM Jan 02 2014 18:28:00 Asset Acceptance Llc, Po Box 1630, Warren, MI 48090-1630
8153359 +EDI: ATLASACQU.COM Jan 02 2014 18:18:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
8126207 +EDI: CITICORP.COM Jan 02 2014 18:18:00 Citibankna, Po Box 769006, San Antonio, TX 78245-9006
8126209 +E-mail/Text: bankruptcy@consumerportfolio.com Jan 02 2014 18:16:44 Consumer Portfolio Svc, Po Box 57071, Irvine, CA 92619-7071
8126210 +EDI: TSYS2.COM Jan 02 2014 18:18:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
8126212 +EDI: AMINFOFP.COM Jan 02 2014 18:28:00 First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
8126213 +EDI: GMACFS.COM Jan 02 2014 18:18:00 GMAC, P.O. Box 380903, Bloomington, MN 55438-0903
8126215 +EDI: CBSKOHLS.COM Jan 02 2014 18:18:00 Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
8126216 +EDI: RESURGENT.COM Jan 02 2014 18:28:00 Lvnv Funding Llc, Po Box 740281, Houston, TX 77274-0281
8126217 +EDI: MID8.COM Jan 02 2014 18:28:00 Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
8137017 +E-mail/Text: EBrewster@dep.nyc.gov Jan 02 2014 18:16:29 New York City Water Board, Department of Environmental Protection, 59-17 Junction Blvd., 13th Floor, Flushing, NY 11373-5188
8126222 +EDI: TSYS2.COM Jan 02 2014 18:18:00 Visdsnb, 9111 Duke Blvd, Mason, OH 45040-8999
8126223 +EDI: WFFC.COM Jan 02 2014 18:28:00 Wells Fargo Bank Nv Na, P O Box 31557, Billings, MT 59107-1557

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8126214 ##+Goldman, Warshaw & Parrella, P.C., 34 Maple Avenue, Ste 101, Pine Brook, NJ 07058-9394

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 04, 2014

Signature: /s/Joseph Speetjens

District/off: 0207-1

User: admin
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 2, 2014 at the address(es) listed below:

Kevin B Zazzera on behalf of Debtor Marlene Y Colmer kzazz007@yahoo.com
Lori Lapin Jones ljones@jonespllc.com, lljones@ecf.epiqsystems.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

Form BLDfnd7 (12/01/2007)

United States Bankruptcy Court

Eastern District of New York
271–C Cadman Plaza East, Suite 1595
Brooklyn, NY 11201–1800

IN RE:

CASE NO: 1–13–45245–cec

Marlene Y Colmer

3 Oceanview Avenue
Staten Island, NY 10312

Name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address.

Social Security/Individual Taxpayer ID/Taxpayer ID/Employer ID No.:

CHAPTER: 7

xxx–xx–9721

DEBTOR(s)

DISCHARGE OF DEBTOR(S) ORDER OF FINAL DECREE

A petition under title 11, United States Code was filed by or against the Debtor(s) on August 27, 2013; an order for relief was entered under Chapter 7; no order denying a discharge has been granted.

It appearing that the debtor(s) is entitled to a discharge and the estate of the above named debtor(s) has been fully administered.

IT IS ORDERED:

- The debtor(s) is granted a discharge under Section 727 of Title 11, United States Code, (the Bankruptcy Code).
- Lori Lapin Jones (Trustee) is discharged as trustee of the estate of the above–named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above–named debtor(s) is closed.

BY THE COURT

Dated: January 2, 2014

s/ Carla E. Craig
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form BLDfnd7(12/01/2007)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.